

**CLAIMS**

1. (CURRENTLY AMENDED) A method, comprising:  
  
receiving an indication of at least one item that a customer is to purchase  
from a first merchant via a web site;  
  
~~\_\_\_\_\_ selecting a second merchant from a plurality of merchants;~~  
  
providing, in response to the received indication, an offer for a benefit from  
~~the a~~ second merchant, the step of providing the offer being performed before the  
at least one item is purchased;  
  
receiving from the customer a response to the offer; and  
  
applying the benefit to the at least one item if the response indicates  
acceptance of the offer.
  
2. (CURRENTLY AMENDED) The method of claim 1, further comprising:  
  
receiving ~~customer~~ information ~~about the customer,~~  
  
~~\_\_\_\_\_ in which the information about the customer does not include the~~  
  
~~indication of the at least one item that the customer is to purchase.~~

3. (ORIGINAL) The method of claim 2, in which the customer information comprises:

a service that is provided to the customer.

4. (ORIGINAL) The method of claim 2, in which the customer information comprises:

a service provider that provides a service to the customer.

5. (ORIGINAL) The method of claim 2, in which the step of selecting a second merchant from a plurality of merchants ~~providing an offer for a benefit from a second merchant~~ comprises:

selecting a the second merchant from a the plurality of merchants based on the customer information received from the customer; ~~and~~  
~~providing an offer for a benefit from the selected merchant.~~

6. (ORIGINAL) The method of claim 2, in which the step of providing an offer for a benefit from a second merchant comprises:

selecting the benefit based on the customer information received from the customer.

7. (ORIGINAL) The method of claim 2, in which the step of receiving customer information comprises:

requesting that the customer provide customer information; and  
receiving, in response to the step of requesting, customer information from the customer.

8. (ORIGINAL) The method of claim 7, in which the step of requesting that the customer provide customer information comprises:

transmitting to the customer at least one question to be answered.

9. (ORIGINAL) The method of claim 8, in which the step of receiving customer information from the customer comprises:

receiving at least one answer to the at least one question.

10. (ORIGINAL) The method of claim 2, further comprising:  
verifying whether the customer information is accurate.
11. (ORIGINAL) The method of claim 10, further comprising:  
assessing a penalty against the customer if the customer information is not accurate.
12. (ORIGINAL) The method of claim 11, in which the step of assessing the penalty comprises:  
canceling the benefit if the customer information is not accurate.
13. (ORIGINAL) The method of claim 11, in which the step of assessing the penalty comprises:  
charging a penalty fee to the customer if the customer information is not accurate.

14. (ORIGINAL) The method of claim 10, in which the step of verifying is performed before the purchase is consummated.

15. (ORIGINAL) The method of claim 2, in which the step of providing the offer is performed after the customer information is received.

16. (ORIGINAL) The method of claim 15, in which the step of providing the offer is performed based on the customer information.

17. (ORIGINAL) The method of claim 1, further comprising:  
receiving customer information from a party other than the customer.

18. (ORIGINAL) The method of claim 2, in which the step of receiving customer information comprises:

receiving information regarding at least one of:

a location of the customer, and

an Internet address of the customer.

19. (ORIGINAL) The method of claim 1, in which the step of applying the benefit comprises:

reducing a price of the at least one item.

20. (ORIGINAL) The method of claim 19, in which the step of reducing the price comprises:

reducing the price of the at least one item by a predetermined amount.

21. (ORIGINAL) The method of claim 20, in which the step of reducing the price comprises:

reducing the price of the at least one item by a predetermined amount if the price of the at least one item is greater than the predetermined amount.

22. (ORIGINAL) The method of claim 19, in which the step of reducing the price comprises:

reducing the price of the at least one item by a predetermined percentage.

23. (ORIGINAL) The method of claim 19, in which the step of reducing the price comprises:

reducing the price of the at least one item to zero.

24. (ORIGINAL) The method of claim 1, in which the step of applying the benefit comprises:

selling the at least one item to the customer for a first price if the response indicates rejection of the offer; and

selling the at least one item to the customer for a second price if the response indicates acceptance of the offer, the second price being less than the first price.

25. (ORIGINAL) The method of claim 24, in which the second price is a predetermined amount less than the first price.

26. (ORIGINAL) The method of claim 25, in which the second price is a predetermined amount less than the first price if the first price is greater than the predetermined amount.

27. (ORIGINAL) The method of claim 24, in which the second price is a predetermined percentage less than the first price.



28. (ORIGINAL) The method of claim 1, in which the step of applying the benefit comprises:

providing the at least one item to the customer without charge if the response indicates acceptance of the offer.

29. (ORIGINAL) The method of claim 1, further comprising:

requesting that the customer participate in a transaction with the second merchant.

30. (ORIGINAL) The method of claim 29, in which the step of requesting that the customer participate in a transaction with the second merchant comprises:

requesting that the customer initiate a service agreement with the second merchant.

31. (ORIGINAL) The method of claim 1, further comprising:  
receiving an indication of agreement to participate in a transaction with the  
second merchant.
32. (ORIGINAL) The method of claim 1, further comprising:  
facilitating a transaction with the second merchant.
33. (ORIGINAL) The method of claim 32, in which the step of facilitating the  
transaction with the second merchant comprises:  
determining a service provider that provides a service to the customer.
34. (ORIGINAL) The method of claim 33, in which the step of facilitating the  
transaction with the second merchant comprises:  
canceling a service agreement with the service provider.

35. (ORIGINAL) The method of claim 33, in which the step of facilitating the transaction with the second merchant comprises:

initiating a new service agreement so that the service is provided by the second merchant.

36. (ORIGINAL) The method of claim 33, in which the step of determining a service provider that provides a service to the customer comprises:

determining whether the service is provided by the second merchant.

37. (ORIGINAL) The method of claim 32, in which the step of facilitating the transaction with the second merchant comprises:

switching providers of a service that is provided to the customer.

38. (ORIGINAL) The method of claim 37, in which the service comprises at least one of:

telephone service,

Internet service,

banking services,  
credit card account services,  
insurance service,  
securities trading service,  
satellite television service, and  
cable television service.

39. (ORIGINAL) The method of claim 32, in which the step of facilitating the transaction with the second merchant comprises:

initiating a new service agreement so that a service is provided to the customer.

40. (ORIGINAL) The method of claim 39, in which the service comprises at least one of:

telephone service,  
Internet service,  
banking services,  
credit card account services,

insurance service,  
securities trading service,  
satellite television service, and  
cable television service.

41. (ORIGINAL) The method of claim 1, in which the step of providing an offer is performed only if a price of the at least one item is greater than a predetermined threshold.

42. (PREVIOUSLY PRESENTED) The method of claim 1, in which the step of providing an offer is performed only if a predetermined rule is satisfied.

43. (ORIGINAL) The method of claim 1, in which the step of providing an offer for a benefit from a second merchant comprises:

providing a plurality of offers for benefits from at least one merchant.

44. (ORIGINAL) The method of claim 43, further comprising:  
receiving from the customer a selection of an offer of the plurality of offers.

45. (CANCELED)

46. (ORIGINAL) The method of claim 1, in which the benefit is based on the at least one item.

47. (ORIGINAL) The method of claim 46, in which the benefit is based on a price of the at least one item.

48. (ORIGINAL) The method of claim 1, in which the step of providing an offer for a benefit from a second merchant comprises:  
selecting a benefit from a plurality of benefits based on the at least one item.

49. (ORIGINAL) The method of claim 1, further comprising:  
receiving an amount of payment from the second merchant if the response  
indicates acceptance of the offer.

50. (ORIGINAL) The method of claim 1, in which the benefit is based on the  
amount of payment.

51 - 55 (CANCELED)

56. (ORIGINAL) A method, comprising:

receiving an indication of at least one item that a customer is ready to purchase from a merchant via a web site, the at least one item having an associated total price;

providing, in response to the received indication, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer, the step of providing the offer being performed before the at least one item is purchased;

receiving, from the customer, an indication of willingness to apply for a credit card account; and

selling the at least one item to the customer for less than the total price.

57. (ORIGINAL) The method of claim 56, in which the step of receiving, from the customer, an indication of willingness to apply for a credit card account comprises:

receiving, from the customer, information for use in applying for a credit card account.



58. (ORIGINAL) The method of claim 57, further comprising:  
transmitting to the customer a form for receiving information for use in  
applying for a credit card account.
59. (ORIGINAL) The method of claim 56, further comprising:  
determining whether the customer already has a credit card account with the  
credit card issuer.
60. (ORIGINAL) The method of claim 59, in which the step of providing the  
offer is only performed if it is determined that the customer does not already have  
a credit card account with the credit card issuer.

61. (CURRENTLY AMENDED) A method, comprising:

receiving an indication that a customer is willing to make a purchase from a first merchant;

receiving ~~customer~~ information ~~about the customer~~,

~~\_\_\_\_\_ in which the information about the customer does not include purchase;~~

~~\_\_\_\_\_ selecting a second merchant from a plurality of merchants;~~

transmitting, in response to the indication, customer information to ~~a the~~ second merchant;

receiving, from the second merchant, a description of a subsidy;

providing an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated;

receiving a response to the offer; and

applying the subsidy to the purchase if the response indicates acceptance of the offer.

62. (CURRENTLY AMENDED) A method, comprising:

generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase from a first merchant;

activating the button in response to receiving the indication;

receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from a ~~the~~ second merchant, the step of providing the offer being performed before the purchase is consummated;

receiving from the customer a response to the offer; and

applying the subsidy to the purchase if the response indicates acceptance of the offer.

63. (ORIGINAL) A method, comprising:

receiving an indication of at least one item that a customer is ready to purchase from a merchant via a web site, the at least one item having an associated total price;

providing, in response to the received indication, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer, the step of providing the offer being performed before the at least one item is purchased;

receiving, from the customer, an indication of willingness to apply for a credit card account;

selling the at least one item to the customer for less than the total price; and  
charging the credit card issuer for an amount of payment.

64. (PREVIOUSLY PRESENTED) The method of claim 63, in which the step of selling comprises:

selling the at least one item to the customer for an amount that is based on a difference between the total price and the amount of payment charged to the credit card issuer.